

Exhibit 14

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

SECURITIES AND EXCHANGE
COMMISSION,

Plaintiff,

v.

RIPPLE LABS, INC.,
BRADLEY GARLINGHOUSE,
and CHRISTIAN A. LARSEN,

Defendants.

Case No. 1:20-CV-10832 (AT)

DECLARATION OF CHRISTIAN A. LARSEN

I, Christian A. Larsen, hereby declare under penalty of perjury pursuant to 28 U.S.C. § 1746 as follows:

1. I am a resident of California and one of the co-founders of the company now known as Ripple Labs Inc. (“Ripple”).

2. In 2012, I received approximately forty-five billion units of XRP. I granted approximately eighty percent of my XRP to the company now known as Ripple. I retained approximately nine billion XRP and those nine billion units of XRP have never been comingled with Ripple’s corporate accounts or otherwise been held by Ripple.

3. My co-founders Jed McCaleb and Arthur Britto likewise granted most of their XRP to Ripple and retained approximately nine billion and two billion XRP, respectively. To the best of my knowledge, the proceeds of their sales of their own XRP likewise were never comingled with Ripple’s corporate accounts or held by Ripple. No XRP was sold before the launch of the XRP Ledger in 2012.

4. Between 2012 and the filing of the SEC's Complaint on December 22, 2020, I sold some of my units of XRP, including on foreign exchanges. The proceeds from my sales of XRP have not been held by Ripple or combined with Ripple's corporate accounts.

5. I have donated over two billion units of XRP to charity between 2013 and the filing of the SEC's Complaint on December 22, 2020, including over one billion units of XRP to a charity called RippleWorks.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: September 9, 2022

By:



Christian Larsen